

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: JEFFREY L. SMITH	§	Case No. 09-73775
TAMMIE K. SMITH	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/31/2009.
- 2) The plan was confirmed on 11/06/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/16/2012.
- 6) Number of months from filing or conversion to last payment: 34.
- 7) Number of months case was pending: 37.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,585.00.
- 10) Amount of unsecured claims discharged without full payment: \$14,350.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 61,360.00	
Less amount refunded to debtor	\$ 2,733.01	
NET RECEIPTS		\$ 58,626.99

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,300.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,531.58	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,831.58
Attorney fees paid and disclosed by debtor:	\$ 200.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GERACI LAW L.L.C.	Lgl	3,500.00	3,500.00	3,500.00	3,300.00	0.00
CHASE AUTO FINANCE CORP	Sec	4,700.00	9,374.85	4,700.00	4,700.00	438.08
CHASE AUTO FINANCE CORP	Uns	5,026.00	0.00	4,674.85	4,674.85	0.00
HEIGHTS FINANCE CORP	Uns	0.00	3,862.05	3,862.05	3,862.05	0.00
ILLINOIS COMMUNITY CREDIT	Sec	0.00	50,526.40	0.00	0.00	0.00
SANTANDER CONSUMER USA	Sec	6,225.00	8,741.30	6,225.00	6,225.00	580.45
SANTANDER CONSUMER USA	Uns	2,176.00	0.00	2,516.30	2,516.30	0.00
WORLD ACCEPTANCE	Sec	100.00	0.00	100.00	100.00	0.81
WORLD ACCEPTANCE	Uns	629.00	819.00	719.00	719.00	0.00
ADVANCE AMERICA	Uns	3,475.00	NA	NA	0.00	0.00
CREDITONE LLC	Uns	455.00	455.96	455.96	455.96	0.00
AMERICAN GENERAL FINANCE	Uns	455.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL	Uns	18,500.00	18,377.02	18,377.02	18,377.02	0.00
ARROW FINANCIAL SERVICES	Uns	611.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	2,010.00	2,035.33	2,035.33	2,035.33	0.00
ASSET CARE	Uns	305.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	4,949.00	4,961.36	4,961.36	4,961.36	0.00
CERTIFIED SERVICES	Uns	93.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DEPENDON COLLECTION SE	Uns	101.00	NA	NA	0.00	0.00
KCA FINANCIAL SVCS	Uns	100.00	NA	NA	0.00	0.00
KCS FINANCIAL SVCS	Uns	1,514.00	NA	NA	0.00	0.00
KCA FINANCIAL SVCS	Uns	95.00	NA	NA	0.00	0.00
KCA FINANCIAL SVCS	Uns	62.00	NA	NA	0.00	0.00
KCA FINANCIAL SVCS	Uns	105.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	86.00	442.78	442.78	442.78	0.00
KISHWAUKEE HOSPITAL	Uns	4,200.00	NA	NA	0.00	0.00
MARIN	Uns	431.00	NA	NA	0.00	0.00
NORTHLAND GROUP	Uns	611.00	NA	NA	0.00	0.00
PROGRESSIVE INSURANCE	Uns	893.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	810.00	232.90	232.90	232.90	0.00
ROYCE FINANCIAL	Uns	25.00	NA	NA	0.00	0.00
RPM	Uns	420.00	NA	NA	0.00	0.00
VALENTINE & KEBARTAS, INC.	Uns	400.00	NA	NA	0.00	0.00
VERIZON, INC.	Uns	244.00	NA	NA	0.00	0.00
COTTONWOOD FINANCIAL	Uns	1,135.00	1,473.52	1,473.52	1,473.52	0.00
VERIZON	Uns	210.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 10,925.00	\$ 10,925.00	\$ 1,018.53
All Other Secured	\$ 100.00	\$ 100.00	\$ 0.81
TOTAL SECURED:	\$ 11,025.00	\$ 11,025.00	\$ 1,019.34
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 39,751.07	\$ 39,751.07	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,831.58	
Disbursements to Creditors	\$ 51,795.41	
TOTAL DISBURSEMENTS:		\$ 58,626.99

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 10/24/2012

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.